

TRICARE OVERSEAS PROGRAM (TOP)

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I. DESCRIPTION

The TRICARE Overseas Program (TOP) is the Department of Defense's managed health care program outside the Continental United States (CONUS). TRICARE overseas blends many of the features of the Department of Defense stateside TRICARE Program while also allowing for the significant cultural differences unique to foreign countries and their health care practices. The TRICARE Overseas Program consists of three regions, TRICARE Europe, (formerly CHAMPUSEUR), TRICARE PACIFIC (formerly CHAMPUSPAC) and TRICARE Latin America (formerly CHAMPUSSO). The TRICARE Overseas Program covers all geographic areas and territorial waters outside the Continental United States excluding Puerto Rico.

II. POLICY

Support for the TRICARE Overseas Program is the responsibility of the TRICARE Overseas Lead Agents. The Lead Agents have the authority to seek contract support to satisfy TRICARE Overseas Program related requirements within their jurisdiction. The Lead Agents may contract directly for support services or include this requirement in the Managed Care Support Contract. All provisions of the TRICARE/CHAMPUS Policy Manual and the Operations Manual apply to the TRICARE Overseas Program, unless otherwise specifically stated in this chapter, in the contract or the OPM Manual. See [Section 2.3](#) for cost-share and benefits of the TRICARE Overseas Program.

III. POLICY CONSIDERATIONS

A. TRICARE Overseas Program Management Responsibilities:

1. Lead Agents or their designees are responsible for planning and delivering services to meet the health needs of their area of responsibility whether through the available MTFs or the MCS contractor. The Lead Agents or designees are responsible for enrollment of TRICARE/CHAMPUS eligibles in the TRICARE Overseas Program, development of a TRICARE Overseas Preferred Provider Network, designation/termination of providers to the TRICARE Overseas Preferred Provider Network, and ongoing beneficiary/provider education. When fully implemented the Lead Agents or their designees also will assist in the development/implementation of a Resource Support Program. The Lead Agents or their designees will serve as a primary contact/facilitator for the MCS contractor for issues

relating to enrollment and network. The Lead Agents or their designees are expected to provide ongoing oversight and administration of those tasks for which they are responsible. See [Section 11.2](#) for specific Lead Agent or designee duties/responsibilities. The Lead Agents or their designees for the TRICARE Overseas Program will be designated by the Assistant Secretary of Defense, Health Affairs (ASD(HA)). TRICARE Overseas Program designated Lead Agents or their designees will not always be physically located within the same region as the MCS contractor responsible for processing TRICARE Overseas Program claims. TOP will have three (3) Lead Agents.

2. MTF Commanders are responsible for managing health care delivery for both active duty personnel and TRICARE/CHAMPUS eligibles who are under the TRICARE Overseas Program, as well as for providing care to other Military Health System beneficiaries who are eligible for care in MTFs. The MTF Commander will work directly with the Lead Agent or designee in network development and local initiatives.

3. The Managed Care Support (MCS) Contractor is responsible for processing all TRICARE Overseas Prime and Standard claims, including OCONUS claims for active duty members within the TRICARE Europe jurisdiction and performs all traditional contractor Services. The MCS contractor shall provide a designated point of contact to assist each Lead Agent or designee. Additionally, every regional MCS contractor shall offer traveling TOP eligibles use of existing toll free Health Care Finders numbers/services to locate a CONUS TRICARE network provider.

4. Administrative Personnel - The Procurement Contracting Officer (PCO) and the Contracting Officer's Representative (COR) are TRICARE Management Activity (TMA) personnel whose job it is to oversee the functions of the (MCS) contract, with emphasis on claims processing, and to coordinate contract oversight and administration among Lead Agents or their designees.

5. ASD (HA) - Overall policy for the TRICARE Overseas Program is established by the Assistant Secretary of Defense for Health Affairs. Implementation of all aspects of TOP will be in phases. Phased in implementation is necessary to ensure allowance for cultural differences (unique to foreign countries and their health care practices).

B. Dual Option Benefit Package - TRICARE Overseas Program offers patients two health care options:

1. TRICARE Overseas Prime Plan offers enrollees:

a. Clinical preventive services as defined under stateside TRICARE Overseas Program Prime clinical preventive services in [Section 8.2](#).

b. Guarantee of waiver of copayments and deductibles for TRICARE Overseas Prime eligibles for dates of service October 1, 1996 to September 30, 1997. (See [Section 2.3](#) for cost-shares under TRICARE Overseas Prime.)

c. Continued waiver of copayments and deductibles for TRICARE Overseas Program Prime eligibles upon enrollment/reenrollment for TRICARE Overseas Program Prime for dates of service on or after October 1, 1997 (See [Section 2.3](#) for cost-shares under TRICARE Overseas Program Prime).

2. TRICARE Overseas Standard:

TRICARE Overseas Standard is identical to the TRICARE/CHAMPUS fee-for-service program. The benefits and cost-shares are unchanged from CONUS TRICARE/CHAMPUS Standard Program.

C. Geographic Availability

1. The TRICARE Overseas Program is effective in all geographic areas and territorial waters outside the United States excluding Puerto Rico. Review and processing of Puerto Rico claims will continue to follow current stateside review and processing guidelines.

2. Claims from TOP and Puerto Rico for services provided on a ship that is outside the territorial waters of the United States are to be processed as foreign claims regardless of the provider's home address. If the provider is certified within the United States, reimbursement for the claim is to be based on the provider's home address. If the provider is not certified within the United States, reimbursement will follow the procedures for foreign claims.

3. Claims processing responsibility for:

a. TRICARE Overseas adjunctive dental foreign claims, except for TRICARE Europe adjunctive dental claims, shall be referred to the contractor responsible for processing adjunctive dental claims.

b. TRICARE Europe active duty member claims for services provided OCONUS, including all dental claims shall be processed by the TRICARE managed care support contractor responsible for processing TRICARE Overseas foreign claims.

c. TRICARE Europe active duty member claims, for services provided in CONUS, including active duty dental claims shall be sent to the appropriate military authority for review/payment (See [OPM Part Two, Chapter 1, Addendum B](#)).

d. TRICARE Europe adjunctive dental claims shall be processed by the TRICARE/CHAMPUS contractor responsible for processing TOP claims.

e. Claims for services from TRICARE Overseas Program eligible beneficiaries who return to CONUS and receive health care shall be processed by the appropriate contractor as follows:

(1) Non-enrolled TRICARE Overseas eligible beneficiary claims for care received in CONUS shall be processed by the contractor responsible for processing claims where services were rendered following existing CONUS TRICARE Standard cost sharing and benefit requirements.

(2) TRICARE Overseas Program Prime enrolled beneficiary claims for care received in CONUS, including adjunctive dental, shall be processed by the managed care support contractor responsible for processing TRICARE Overseas claims following existing requirements for TRICARE Prime benefits, including enhanced benefits and cost-shares, without the requirements for referral and authorization. TOP beneficiaries will be

encouraged by the Lead Agent or designee to utilize CONUS MTFs and current TRICARE network providers whenever possible.

D. Eligibility - Eligibility for the TRICARE Overseas Program shall include the following categories of TRICARE/CHAMPUS eligibles:

1. Active duty members
2. TRICARE/CHAMPUS eligible TRICARE PRIME enrollees
3. TRICARE/CHAMPUS eligible Standard beneficiaries
4. TRICARE/CHAMPUS eligible retirees

NOTE: Although all of the above categories of beneficiaries are eligible for the TRICARE Overseas Program, eligibility for enrollment into TRICARE Overseas Prime will be limited. (See paragraph III.E. below.)

E. Enrollment - Phase-in eligibility for enrollment of the TRICARE Overseas Program Prime is as follows:

1. Beginning October 1, 1996, for dates of service on or after October 1, 1996, active duty members are automatically enrolled in TRICARE Overseas Program Prime. For active duty personnel, where available, the MTF will be their primary care manager and the cost of their care in the MTF or by civilian providers will be covered by the MTF.

2. Beginning October 1, 1996, for dates of service on or after October 1, 1996 to September 30, 1997, family members of active duty members who accompany the active duty member in their overseas assignment may enroll in TRICARE Overseas Program Prime. No other beneficiary categories may enroll in TRICARE Overseas Program Prime during this period of time.

NOTE: No enrollment fees are required during this period of time.

3. Beginning October 1, 1996, for dates of service on or after October 1, 1996 to September 30, 1997, all other TRICARE/CHAMPUS eligible beneficiaries are eligible to use only the TRICARE Overseas Standard benefit option.

4. Beginning October 1, 1997, for dates of service on or after October 1, 1997, for TRICARE Overseas Program Prime eligibles, guaranteed enrollment ends. To ensure continuation of the special waiver of cost-share and deductible requirements under TRICARE Overseas Prime, TRICARE Overseas Program Prime eligibles must take specific action to be enrolled.

NOTE: As continued phase in of the TRICARE Overseas Program occurs TRICARE Overseas Prime eligibility will be expanded to other categories of TRICARE/CHAMPUS eligible and enrollment fees may be required.

5. TRICARE Overseas Program Prime beneficiaries may disenroll any time after 12 months of enrollment. The TOP Prime beneficiary may also disenroll early if moving out of the TRICARE overseas region or with the approval of the MTF Commander.

F. TRICARE Overseas Program operating guidelines are contained in the **OPM Part Two, Chapter 22**, including instructions for the processing of foreign claims prior to October 1, 1996.

IV. EFFECTIVE DATE October 1, 1996

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